



Credit Lines

Your Reliable Credit Union Connection | Fall 2021

PRESIDENT'S MESSAGE

Dear Members,

First, I want to thank each of you for your patience and understanding as we've navigated the uncertainties of the last year and a half. Despite all of the challenges, our commitment to being your financial partner has remained the same. From home equity loans to personal loans to auto loans, we're ready to help you find the funds you need to prepare for the upcoming holiday season.

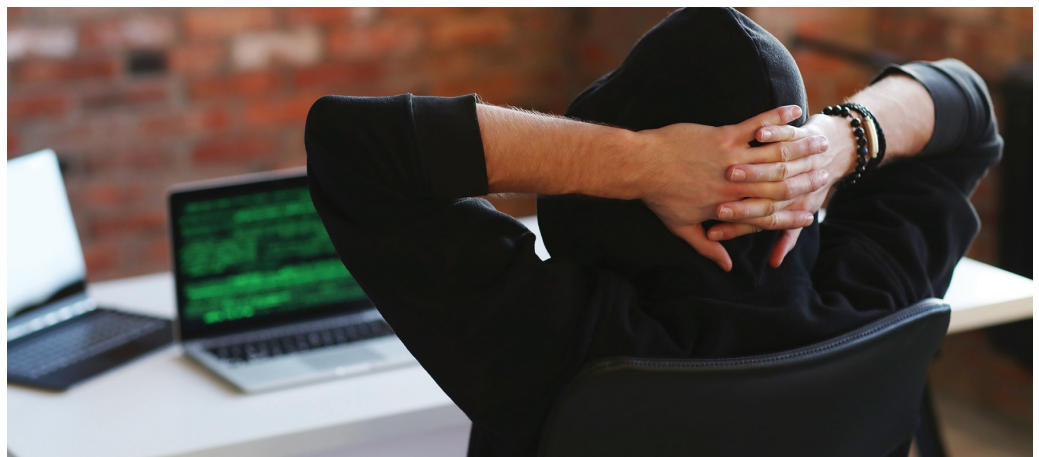
In other news, we are excited to announce that our NEW website will be going live at the end of October. We're confident that you'll find the new website to be faster and easier to navigate. We'll be sending more information on the launch in the coming days.

As always, I hope you and your family are staying safe, well, and are looking forward to spending time together as we head into the holiday season.

All the best,

Michelle Stiles

President/COO



WATCH OUT FOR HOLIDAY SCAMS

The holidays are right around the corner. Keep an eye out for these common scam artist practices as you prepare for the holidays.

Fake Charities

Scammers will take advantage of your kindness by pretending to be a member of a charity. They will contact you through emails, phone calls, or social media platforms. Do not donate unless you've confirmed that the charity is legitimate.

Online Shopping Scams

While legitimate stores offer holiday sales, scam artists will go the extra mile to create fake ads and even copy the logos of trusted brands. After processing your payment, you'll only receive faulty products, or worse, nothing.

Signs of Holiday Scams

As con artists actively find new ways to fool people during holidays, you should also watch out for the signs of scams. These include:

- You receive an unexpected text message or email asking you to open a link or attachment.
- Spelling errors, typos, and poor sentence construction are evident from the text message, email, or ad.
- They pretend to be someone working at the credit union. We will never call you and ask for your personal financial information over the phone.

Remember, the holidays are a time of joy and celebration. Just be sure to stay vigilant and take extra measures to protect your information.

If you believe you've been a victim of a scam, be sure to call us immediately at **888-228-9887**.





A NEW LOOK IS COMING SOON!

We're excited to announce that our new website will be going live at the end of October! Your account information will remain the same.

Keep an eye on your email for more information.

Holiday Closings

All branches will be closed for the upcoming holidays:

Veterans Day –

Thursday, November 11th

Thanksgiving –

Thursday, November 25th

Black Friday – Friday, November 26th

Christmas Eve – Friday, December 24th

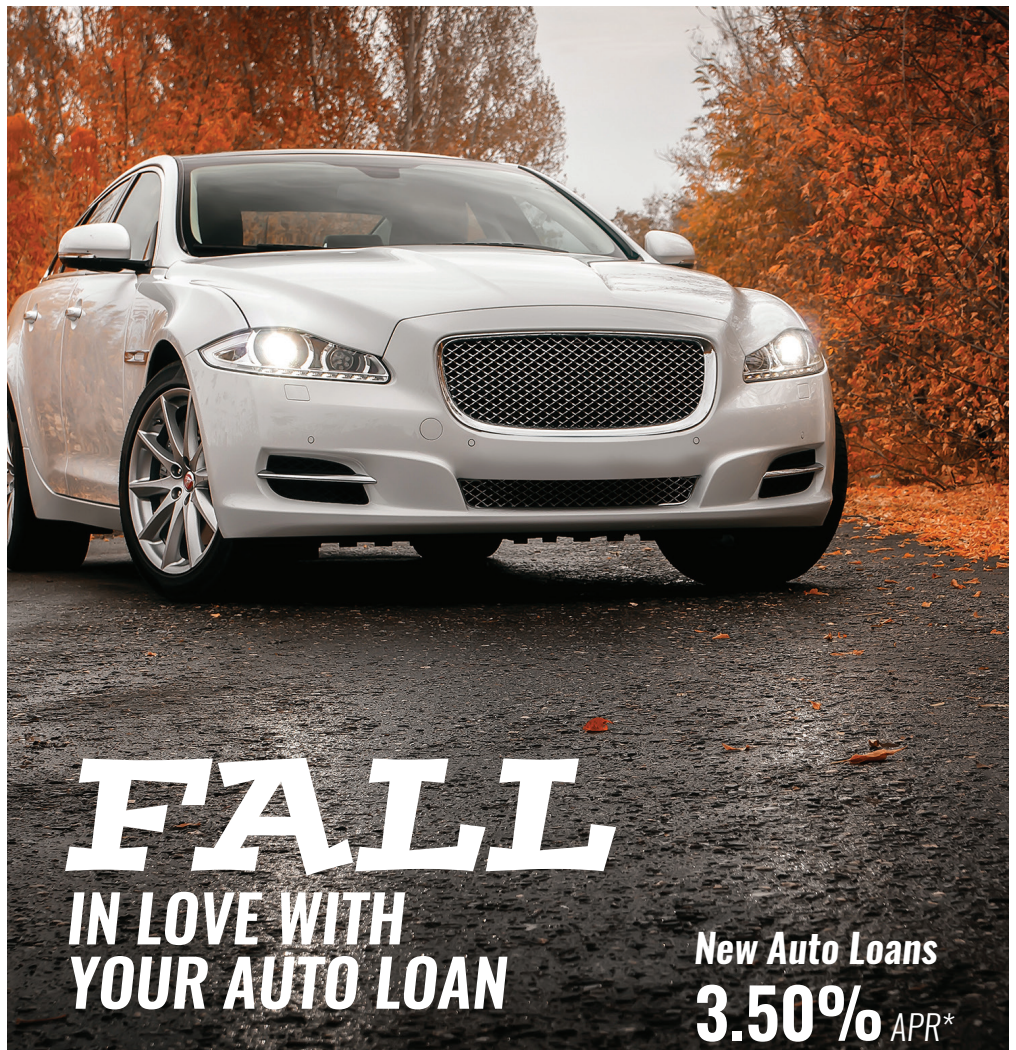
Christmas Day –

Saturday, December 25th

New Year's Eve – closing at 12:00 noon, Friday, December 31st

New Year's Day – Saturday, January 1st

Remember, you can access your account anytime online at acecefcu.org or through our app.



New Auto Loans
3.50% APR*

Up to 72 months

Apply online at
[ACECEFCU.org!](http://ACECEFCU.org)

Are you looking for a new car, truck, or SUV this fall?

Finance your ride with an auto loan from ACECEFCU and drive away with a rate as low as 3.50% APR. * Plus, when you get preapproved before you shop, you can browse and buy with confidence knowing that you're getting your best rate.

If you already have a car you love but are looking to lower your interest rate, refinance with the credit union and see how much you can save on your monthly payment!

*APR=Annual Percentage Rate

OUR ANNUAL MEETING IS COMING!

Join us for our Annual Meeting on October 27th at 6:00 p.m. To ensure everyone's safety, this year's meeting will be held on Zoom. Registration will be required to attend.



Visit ACECEFCU.org/AnnualMeeting for details.



ATLANTIC CITY
ELECTRIC COMPANY
EMPLOYEES

FEDERAL CREDIT UNION
Since 1940

5100 Harding Highway | Mays Landing, NJ 08330

Phone: 888-228-9887 | Email: info@acecefcu.org



21-01247 10/21 Uncommn Marketing Partners